

**CONSUMER-CONTROLLED LIMITED AND CONSTRAINED ACCESS TO
A CENTRALLY STORED INFORMATION ACCOUNT**

Abstract of the Disclosure

[124] Consumer authentication information is associated with an information account stored in a central database, such that access to the information account by the consumer is conditioned upon receipt and verification of the consumer authentication information. A temporary authorization may also be associated with the information account. The temporary authorization has consumer-defined attributes that define access privileges to be granted to a person who presents the temporary authorization along with a request for further access to the information account. The temporary authorization may be transmitted to the consumer for presentation to a third-party of the consumer's choice. Alternately, the temporary authorization may be transmitted to a designated third-party or device on behalf of the consumer.